



STATEMENT AS OF SEPTEMBER 30, 2008 OF THE HumanaDental Insurance Company

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION FOR
IMPLIED GUARANTEED RATE METHOD REQUIRED BY ACTUARIAL
GUIDELINE XXXVI
HUMANADENTAL INSURANCE COMPANY
Louisville, Kentucky**

September 30, 2008

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. To the best of my knowledge and belief, as of September 30, 2008, HumanaDental Insurance Company

- has no equity-indexed business in force, and nothing to be reported by a
 - Reasonableness of Assumptions Certification;
 - Reasonableness & Consistency of Assumptions Certification;
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method;
 - Reasonableness & Consistency of Assumptions Certification (Updated Average Market Value);
 - or
 - Reasonableness & Consistency of Assumptions Certification (Updated Market Value)

Frank M. Amrine, FSA, MAAA
Actuarial Director and Appointed Actuary
HumanaDental Insurance Company
500 W. Main Street, 6th Floor
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Date: October 6, 2008